

Certificate Number: 14912-NJ-DE-033893446

Bankruptcy Case Number: 19-30640



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 2, 2020, at 12:18 o'clock PM EST, Linda Cooley completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 2, 2020 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor